

- 12 ~~14~~. A computer program as claimed in Claim 5 further comprising:  
a messaging and notification module coupled to the program controller for displaying one or a combination of user generated messages and system generated notices.

- 13 ~~12~~. A computer program as claimed in Claim ~~11~~ <sup>12</sup> wherein the user messaging and notification module further includes the composition and display of an advertisement within one or a combination of the user generated messages and the system generated notices.

- 7 ~~13~~. A computer program as claimed in Claim 6, wherein a plurality of weighted criteria are used to match the advertisement to the demographic profile and the psychographic profile of the user.

- 10 ~~14~~. A computer program as claimed in Claim ~~8~~ <sup>9</sup> wherein the subroutine automatically updates the advertisement target profiles based upon the regression analysis.

15. A method of generating and displaying screen views comprising the steps of:  
(a) ~~providing~~ agate data for displaying to users,  
(b) determining a psychographic profile as a function of user interaction with the agate data displayed to a user,  
(c) using the determined psychographic profile, composing screen views, and  
(d) displaying the composed screen views to the user.

16. The method of claim 15 wherein:  
said composing includes selecting content and formatting layout of content according to the determined psychographic profile.

17. The method of claim 15 wherein:  
the agate data includes at least one of stock and market data, theater and television schedules, sports statistics, weather information, travel information and Directory information.

18. The method of claim 15 wherein the screen views contain advertisements.
19. The method of claim 18 further comprising the step of:  
(e) using a plurality of weighted criteria, matching advertisements to the demographic profile and the psychographic profile of the user.
20. The method of claim 18 further comprising the step of:  
(e) creating an advertisement target profile as a function of:  
(i) number of times an advertisement is viewed,  
(ii) number of times the advertisement is selected, and  
(iii) number of times a purchase is made through display of the advertisement.
21. The method of claim 20 further comprising the steps of:  
(f) performing a regression analysis on the history of users viewing an advertisement, and  
(g) refining the advertisement target profile based upon the regression analysis.
22. The method of claim 21 wherein the step of refining includes automatically updating the advertisement target profile based upon the regression analysis.
23. The method of claim 15 wherein at least one of the steps of (a) providing aggregate data, (b) determining a psychographic profile, (c) using the determined psychographic profile and (d) displaying the screen views are implemented using object oriented programming techniques.

#### REMARKS

By this preliminary amendment applicants have amended the claims and submit the following remarks. Claims 1-10 were originally filed in this application, claims 11-23 have now been added. Accordingly, claims 1-23 are now pending in this application, of which claims 1, 10, and 15 are independent.

Applicants have added claims 11-23 in order to more particularly and clearly set forth the claimed invention.